

Building Resilient Communities: Being Responsive & Ready for Housing Insecurity, Not Reactive



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About Me



Zakkiyya K. Cunningham earned her M.A. in Urban Affairs from Norfolk State University, using the theory of intersectionality for her thesis research on the impact of COVID-19 evictions on Black women in Norfolk, Virginia. She received her B.A. in Journalism from Georgia State University with a concentration in Journalism and a double minor in Sociology and African-American Studies. She has over a decade of nonprofit, government agency, and grassroots community organizing experience.

Zakkiyya is trained as a trauma-informed care advocate, racial justice workshop facilitator and has extensive training in crisis response mitigation.

On The Hunt Consulting LLC is a dedicated community development consulting firm that supports small-owned businesses with creative direction and scale, supports nonprofits and local governments in their efforts to enhance community outreach, and maximizes corporate social responsibility impact for mid to large-scale companies.

On the Hunt is a SWaM Certified business.

Theoretical Framework

Intersectionality – Crenshaw, 1989

Used to address the marginalizations of Black women and to highlight how race, class, gender, and other individual characteristics intersect with one another. The theory calls for the inclusion of Black women in feminist theory and anti racist policy.

Intersectionality is relevant in this work, as it helps to frame the experiences of all those who experience poverty and housing insecurity by showcasing how these social problems can have complex root causes that don't stem from just one socioeconomic factor.

Background Research

What I Learned in 2020:

- Black mothers bear the brunt of the eviction crisis
- Demographic record keeping for evictions is not kept at the court level & there are inconsistencies in reporting between agencies
- Low income Black and Latinx communities had highest risk of eviction during the pandemic
- Federal funding and moratoriums didn't account for the millions of people at risk for eviction prior to the pandemic
- The majority of American households are only 1 missed paycheck away from homelessness
- Our cities are barely equipped for emergency shelter, don't communicate properly between agencies about the problem, and we aren't preparing for the fallout, just reacting to it

Findings

Women in predominantly Black and poor communities were most at risk for eviction during the COVID-19 pandemic. Overall, women were more at risk than men of being evicted.



27/23508 was the only GA to rank in the top 4 of each category



Female renter HoH is 18% compared to 2% for males



81% Black and 10% White



51/23523 ranked in the top 4 in each category besides filing rate.



90% Black and 55.8% female renter HoH



All of the Census tracts studied here are predominantly female led & rent burdened

Why resilient communities?

Because SoMD isn't Baltimore. We're not DC, or even Greater Washington. Our problems, our people, and our solutions are different.

Poverty and the housing crisis isn't going to disappear tomorrow, so what can we do now?

Sure, it's a crisis, but it isn't one that we can't be prepared for.



Addressing the housing crisis requires a shift in approach. While we may not solve homelessness overnight, we can strengthen community resilience by leveraging existing public services.

Instead of treating support as a reactive measure, we should proactively reimagine public infrastructure to meet the predictable needs of individuals and families facing housing instability.

The Problem

Seeing the bigger picture

Maryland 2018

1530.84 Filings per Day
69.58%¹ Est. Filing Rate

Eviction Filings	558,758 ²
Households Threatened	238,106 ³
Households Threatened Rate	29.65% ⁴

Census Demographics

Population	6,003,435
% Renter-Occupied Househ...	31.96%
Poverty Rate	6.38%
Median Gross Rent	\$1,357
Median Household Income	\$81,868
Median Property Value	\$305,500
Rent Burden	30.1%
Black	29.31%
White	51.39%
Hispanic/Latinx	9.81%
Asian	6.2%
American Indian/Alaska Nat...	0.18%
Native Hawaiian/Pacific Isl...	0.04%
Multiple Races	2.76%
Other Races	0.32%

St. Mary's County 2018

15.32 Filings per Day
43.21%¹ Est. Filing Rate

Eviction Filings	5,591 ²
Households Threatened	3,027 ³
Households Threatened Rate	23.4% ⁴

Census Demographics

Population	111,531
% Renter-Occupied Househ...	27.67%
Poverty Rate	6%
Median Gross Rent	\$1,362
Median Household Income	\$90,438
Median Property Value	\$295,000
Rent Burden	27.4%
Black	14.3%
White	74.6%
Hispanic/Latinx	4.95%
Asian	2.75%
American Indian/Alaska Nat...	0.11%
Native Hawaiian/Pacific Isl...	0.01%
Multiple Races	3.12%
Other Races	0.16%

SOUTHERN MARYLAND

2025 POINT IN TIME COUNT
JANUARY 22, 2025

339

Total number of people experiencing homelessness.

Unsheltered Count by County:

- 28** CALVERT COUNTY
- 78** CHARLES COUNTY
- 3** ST. MARY'S COUNTY

- 53%** MEN
- 46%** WOMEN
- 68%** BLACK/AFRICAN AMERICAN
- 24%** WHITE
- 16%** CHRONICALLY HOMELESS
- 1%** VETERANS
- 34%** YOUTH (UP TO AGE 24)

UNSHELTERED



109 (32%)

EMERGENCY SHELTER



208 (61%)

TRANSITIONAL HOUSING



22 (6%)



MARYLAND
BALANCE OF STATE
CONTINUUM OF CARE

Nightly Homelessness



Unsheltered: 129 total
Calvert County: 28
Charles County: 95
St. Mary's County: 6



Emergency Shelter: 178 total
Calvert County: 22
Charles County: 110
St. Mary's County: 46



Transitional Housing: 15 total
Charles County: 15

MARYLAND
BALANCE OF STATE
CONTINUUM OF CARE

January 25, 2023*
Southern MD
Point in Time Count

**2024 data in progress*



Calvert - Charles - St. Mary's
Local Homelessness Coalition
Dedicated to ending homelessness.

	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)		
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children
Living Wage	\$26.40	\$42.37	\$52.38	\$65.42	\$35.61	\$42.19	\$46.08	\$52.52	\$17.79	\$23.86	\$28.61
Poverty Wage	\$7.52	\$10.17	\$12.81	\$15.46	\$10.17	\$12.81	\$15.46	\$18.10	\$5.08	\$6.41	\$7.73
Minimum Wage	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00

	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)		
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children
Food	\$4,405	\$6,477	\$9,702	\$12,908	\$8,075	\$10,037	\$12,911	\$15,750	\$8,075	\$10,037	\$12,911
Child Care	\$0	\$9,995	\$19,991	\$27,222	\$0	\$0	\$0	\$0	\$0	\$9,995	\$19,991
Medical	\$3,654	\$10,069	\$10,141	\$10,217	\$7,604	\$11,030	\$11,301	\$11,603	\$7,604	\$11,030	\$11,301
Housing	\$17,991	\$22,064	\$22,064	\$27,535	\$19,570	\$22,064	\$22,064	\$27,535	\$19,570	\$22,064	\$22,064



The Impact

What does this look like on the ground?

Talk to Me

Challenges you face in your community work?



Legislative initiatives that you'd like to see?

Where do you see gaps in service delivery?



How does innovation show up in county-wide approaches?

Resilience Across the Country

01

Suffolk, Virginia

Converting old motels into shelter units.

02

Chicago TREND – Building Back the Block.

An inclusive shopping center ownership and community revitalization strategy to identify, acquire and improve service-oriented community shopping centers in select urban neighborhoods in partnership with local entrepreneurs and residents; locally-owned businesses lease storefronts; and enable community members to invest and financially benefit from the shopping center

03

Memphis, Tennessee

Old mall as an urban village including theaters, offices, health providers, a YMCA, a college, a high school, restaurants, and 265 apartments

04

Arlington, Virginia

Virginia Farm Bureau highlights rooftop gardens and indoor vertical farming in abandoned warehouses, malls or other unused structures → Fresh Impact Farms

What's Possible Here?

**Public + Private
Partnerships &
Corporate
Sponsorships**

**Colleges as
workforce
development hubs**

**Libraries as teen
centers**

**Public
transportation +
mobile pantries**

Group Activity

Imagine a St. Mary's without budgets, without naysayers, without a scarcity mindset. Build a resilience program that supports community members.

Possible Resilient Solutions



Old hotels as shelters, apartments, or small business hubs



Ready to Work Jobs for low-income folx



Corporate sponsorships from developers, gas stations, and healthcare



Late shift childcare centers staffed by teens & college students



Streamlined food pantry services

We have what we need



Not asking for handouts - a more resilient community benefits everyone



Fighting for what our region deserves, not just advocating



Unlearning a scarcity mindset



Holding stakeholders accountable to their investments and constituents



**you are a miracle walking
i greet you with wonder
in a world which seeks to
own your joy and your
imagination
you have chosen to be free,
every day, as a practice.
i can never know
the struggles you went
through to get here,
but i know you have swum
upstream
and at times it has been
lonely**

**i want you to know
i honor the choices
you made in solitude
and i honor the work
you have done to
belong
i honor your
commitment to that
which is larger than
yourself
and your journey
to love the particular
container of life
that is you**

**you are enough
your work is enough
you are needed
your work is sacred
you are here
and i am grateful**



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**Thank you for
your time &
your radical
work.**

